

Office Mailing Address:  
Albert Russo, Trustee  
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Trenton, NJ 08650-4853

Send Payments **ONLY** to:  
Albert Russo, Trustee  
PO Box 933  
Memphis, TN 38101-0933

**OFFICE OF THE STANDING CHAPTER 13 TRUSTEE**  
**REPORT OF RECEIPTS AND DISBURSEMENTS**  
Activity for the period from 01/01/2023 to 01/25/2024  
**Chapter 13 Case No. 19-19803 / MBK**

Ronald J Howarth  
Linda B Howarth

Petition Filed Date: 05/14/2019  
341 Hearing Date: 06/20/2019  
Confirmation Date: 12/03/2019

Case Status: **Completed on 1/ 3/2024**

**RECEIPTS / PAYMENT HISTORY FOR THE TIME PERIOD SELECTED**

Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount	Check No.
12/26/2023	\$288,399.94	80829355						
Total Receipts for the Period: \$288,399.94 Amount Refunded to Debtor Since Filing: \$0.00 Total Receipts Since Filing: \$322,615.90								

**DISTRIBUTIONS TO CREDITORS FOR THE TIME PERIOD SELECTED**

CLAIMS AND DISTRIBUTIONS					
Claim #	Claimant Name	Class	Claim Amount	Amount Paid	Balance Due
0	Ronald J Howarth	Debtor Refund	\$0.00	\$0.00	\$0.00
0	HENRY CHUDZIK, JR. »» 12/5/19 AMD DISCLOSURE	Attorney Fees	\$2,000.00	\$2,000.00	\$0.00
1	AMERICAN EXPRESS NATIONAL BANK, AENB	Unsecured Creditors	\$36,035.39	\$3,706.34	\$32,329.05
2	AMERICAN EXPRESS NATIONAL BANK, AENB	Unsecured Creditors	\$1,792.30	\$184.34	\$1,607.96
3	AMERICAN EXPRESS NATIONAL BANK, AENB	Unsecured Creditors	\$21,098.88	\$2,170.08	\$18,928.80
4	FOUNDATION FINANCE COMPANY	Unsecured Creditors	\$3,045.57	\$313.23	\$2,732.34
5	JPMORGAN CHASE BANK, NA	Unsecured Creditors	\$21,360.81	\$2,197.02	\$19,163.79
6	DISCOVER PERSONAL LOANS	Unsecured Creditors	\$30,979.18	\$3,186.30	\$27,792.88
7	QUICKEN LOANS INC »» P/12 CRANBURY NECK RD/1ST MTG	Mortgage Arrears	\$0.00	\$0.00	\$0.00
8	CAPITAL ONE BANK (USA), N.A.	Unsecured Creditors	\$20,846.47	\$2,144.04	\$18,702.43
9	LVNV FUNDING LLC »» CITIBANK	Unsecured Creditors	\$3,077.17	\$316.48	\$2,760.69
10	LVNV FUNDING LLC »» CITIBANK	Unsecured Creditors	\$43,129.74	\$4,436.02	\$38,693.72
11	LVNV FUNDING LLC »» CITIBANK	Unsecured Creditors	\$19,970.26	\$2,054.00	\$17,916.26
12	LVNV FUNDING LLC »» CITIBANK	Unsecured Creditors	\$19,628.41	\$2,018.84	\$17,609.57
13	Wells Fargo Card Services	Unsecured Creditors	\$21,077.00	\$2,167.83	\$18,909.17
14	BANK OF AMERICA	Unsecured Creditors	\$20,146.57	\$2,072.13	\$18,074.44
15	PORTFOLIO RECOVERY ASSOCIATES »» SYNCHRONY BANK	Unsecured Creditors	\$1,412.00	\$145.23	\$1,266.77
16	CITIBANK, N.A.	Unsecured Creditors	\$25,717.16	\$2,645.08	\$23,072.08
0	Robert C. Nisenson, Esq. »» SUB OF ATTY 1/13/22	Attorney Fees	\$0.00	\$0.00	\$0.00
17	Chase Card Services	Unsecured Creditors	\$0.00	\$0.00	\$0.00

Chapter 13 Case No. 19-19803 / MBK

**SUMMARY**

**Your case was Completed on 1/03/2024.**

Summary of all receipts and disbursements from date filed through 1/03/2024:

Total Receipts:	\$322,615.90
Paid to Claims:	\$31,756.96
Paid to Trustee:	\$26,396.20
Funds on Hand:	\$264,462.74